

In re:
Miguel A. Santiago, Jr.
Debtor

Case No. 20-14844-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 22, 2021

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Miguel A. Santiago, Jr., 916 North Lawrence Street, Philadelphia, PA 19123-1416
14571661	Best Buy Credit Services, POB 70601, Philadelphia, PA 19176-0601
14571667	+ Dental Solutions, 722 Market Street, First floor, Philadelphia, PA 19106-2312
14571671	Melvin Santiago, 916 North Lawrence Street, Philadelphia, PA 19123-1416
14571673	Norma Perez, 916 North Lawrence Street, Philadelphia, PA 19123-1416
14571676	+ Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: midusal@comcast.net	Jan 23 2021 03:22:00	MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201
tr	+ Email/Text: bncnotice@ph13trustee.com	Jan 23 2021 03:24:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Jan 23 2021 03:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 23 2021 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2021 03:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 23 2021 03:23:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jan 23 2021 03:23:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14571669	EDI: HNDACOM	Jan 23 2021 06:28:00	Honda Financial Services, P.O. Box 166469, Irving, TX 75016-6469
14572404	EDI: HNDACOM	Jan 23 2021 06:28:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14571662	EDI: CAPITALONE.COM	Jan 23 2021 06:23:00	Capital One, PO Box 85015, Richmond, VA 23285-5018
14571665	+ EDI: CITICORP.COM	Jan 23 2021 06:23:00	CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
14571664	EDI: CAPITALONE.COM	Jan 23 2021 06:23:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083

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14571663	EDI: CAPITALONE.COM	Jan 23 2021 06:23:00	Capital One, PO Box 85064, Glen Allen, VA 23058
14571666	Email/PDF: creditonebknotifications@resurgent.com	Jan 23 2021 03:36:52	Credit One Bank Payment Services, PO Box 60500, City Of Industry, CA 91716-0500
14571668	EDI: PHINGENESIS	Jan 23 2021 06:28:00	Genesis FS Card Services, PO Box 4480, Beaverton, OR 97076-4480
14571670	+ EDI: RMSC.COM	Jan 23 2021 06:23:00	Lowes, P.O. Box 105980, Dept. 79, Atlanta, GA 30348-5980
14571672	EDI: NAVIENTFKASMSERV.COM	Jan 23 2021 06:23:00	Navient, Department of Education Loan Servicing, PO Box 9635, Wilkes Barre, PA 18773-9635
14571675	+ EDI: RMSC.COM	Jan 23 2021 06:23:00	PayPal, POB 960006, Orlando, FL 32896-0006
14571677	Email/Text: jennifer.chacon@spservicing.com	Jan 23 2021 03:24:00	Select Portfolio Servicing Inc., PO Box 65450, Salt Lake City, UT 84165-0450
14571678	+ EDI: RMSC.COM	Jan 23 2021 06:23:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14571674	*+	Norma Perez, 916 North Lawrence Street, Philadelphia, PA 19123-1416

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

Name	Email Address
MICHAEL D. SAYLES	on behalf of Debtor Miguel A. Santiago Jr. midusa1@comcast.net, michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank National Association as trustee for the holders of the EQCC Home Equity Loan Asset Backed Certificates, Series 1998-3 bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

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WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

Information to identify the case:			
Debtor 1:	<u>Miguel A. Santiago Jr.</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	20-14844-elf		
	Social Security number or ITIN:	xxx-xx-8784	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	12/25/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Miguel A. Santiago Jr.	
2. All other names used in the last 8 years		
3. Address	916 North Lawrence Street Philadelphia, PA 19123	
4. Debtor's attorney Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/22/21

For more information, see page 2

